

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd B1-001,U/B FLOOR, BOOMERANG,CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. PG-1744/23-24 Dated 27-Jul-23
Buyer (Bill to) COSMOS BANK NAUPADA BRANCH Kusumanjali, Opp Deodhar Hospital,Naupada GSTIN/UIN : 27AAIFM1544M1Z0 State Name : Maharashtra, Code : 27	Delivery Note Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date. Other References
	Buyer's Order No. Dated
	Dispatch Doc No. 002804 / 2301801 Delivery Note Date
	Dispatched through Destination
Terms of Delivery	

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	4,000.00
	CGST			360.00
	SGST			360.00
Total				₹ 4,720.00

Amount Chargeable (in words) E. & O.E

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	4,000.00	9%	360.00	9%	360.00	720.00
Total	4,000.00		360.00		360.00	720.00

Tax Amount (in words) : **Indian Rupee Seven Hundred Twenty Only**

Company's Bank Details

Bank Name : **The Cosmos Co-Operative Bank Ltd**
 A/c No. : **0171001022668**
 Branch & IFS Code: **Vileparle & COSB0000017**



UPI Virtual ID : **Vastukala@icici**

Remarks:

"Manali Monish Karwarkar & Mr. Sagar Anand Salian - Residential Flat No. 301, 3rd Floor, Wing - A, "Shree Sarva", Ghodbunder Road, Village - Boriwade, Thane (West), Taluka & District - Thane, PIN Code - 400 615, State - Maharashtra, Country - India."

Company's PAN : **AADCV4303R**

Declaration

NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.

MSME Registration No. - 27222201137

for Vastukala Consultants (I) Pvt Ltd

Rattod
 Authorised Signatory

This is a Computer Generated Invoice



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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Manali Monish Karwarkar & Mr. Sagar Anand Salian**

Residential Flat No. 301, 3rd Floor, Wing – A, “**Shree Sarva**”, Ghodbunder Road, Village - Boriwade, Thane (West), Taluka & District - Thane, PIN Code - 400 615, State - Maharashtra, Country – India.

Latitude Longitude - 19°15'45.9"N 72°57'50.0"E

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Valuation Done for:

Cosmos Bank

Naupada Thane Branch

Kusumanjali, Opp. Deodhar Hospital, Naupada, Maharashtra.



Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot
Thane Nanded Indore Raipur
Delhi NCR Nashik Ahmedabad Jaipur

Regd. Office : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

Valuation Report of Residential Flat No. 301, 3rd Floor, Wing – A, “Shree Sarva”, Ghodbunder Road,
Village - Boriwade, Thane (West), Taluka & District - Thane, PIN Code - 400 615,
State - Maharashtra, Country – India

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS,
FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 27.07.2023 for Banking Purpose
2	Date of inspection	27.07.2023
3	Name of the owner/ owners	Manali Monish Karwarkar & Mr. Sagar Anand Salian
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 301, 3 rd Floor, Wing – A, “Shree Sarva”, Ghodbunder Road, Village - Boriwade, Thane (West), Taluka & District - Thane, PIN Code - 400 615, State - Maharashtra, Country – India. Contact Person: Mr. Sagar Anand Salian (Owner) Contact No. 8097242046
6	Location, street, ward no	Ghodbunder Road
7	Survey/ Plot no. of land	Survey No. 55, Hissa No. 2/4 of Village - Boriwade
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 401.00 Dry Balcony Area in Sq. Ft. = 35.00 Balcony Area in Sq. Ft. = 60.00 (Area as per Actual Site measurement) RERA Carpet Area in Sq. Ft. = 353.00 Enclosed Balcony Area in Sq. Ft. = 37.00 Cupboard Area in Sq. Ft. = 14.00 Total Carpet Area in Sq. Ft. = 404.00

		(Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 444.00 (As per Index - II)
13	Roads, Streets or lanes on which the land is abutting	Ghodbunder Road
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	Yes
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	RENTS	



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	(i)	Names of tenants/ lessees/ licensees, etc	N.A.
	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 12,500.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	N.A.
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, if any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
		SALES	
38		Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39		Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied	N. A.

	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of commencement of construction – 2018 (As per Commencement Certificate) Year of Completion – 2021 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
45	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 27.07.2023 for Residential Flat No. 301, 3rd Floor, Wing – A, “**Shree Sarva**”, Ghodbunder Road, Village - Boriwade, Thane (West), Taluka & District - Thane, PIN Code - 400 615, State - Maharashtra, Country – India belongs to **Manali Monish Karwarkar & Mr. Sagar Anand Salian**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale (5 Pages from document) dated 18.02.2020
2	Copy of Occupancy Certificate No. V. P. No. S06 / 0207 / 15 / TMC / TDD / OCC / 0920 / 21 dated 30.04.2021 issued by Thane Municipal Corporation.
3	Copy of Commencement Certificate No. V. P. No. S 06 / 0207 / 15 / TMC / TDD / 2511 / 18 dated 08.02.2018 issued by Thane Municipal Corporation.

LOCATION:

The said building is located at Survey No. 55, Hissa No. 2/4 of Village – Boriwade, Thane (West). The property falls in Residential Zone. It is at a travel distance of 10.1 Km. from Thane railway station.

BUILDING:

The building under reference is having Stilt + 7 Upper Floor. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building is used for residential purpose. 3rd Floor is having 1 Residential Flat. The building is having 1 lift. The building external condition is good.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets + Dry Balcony Area + Balcony area. (i.e., **1 BHK + 2 Toilets**.) The residential flat is finished with Vitrified tiles flooring, Teak Wood door framed with flush door, Powder coated Aluminum sliding windows & Concealed plumbing & concealed electrification.

Valuation as on 27th July 2023

The Total Carpet Area of the Residential Flat	:	404.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2021 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	02 Years
Cost of Construction	:	444.00 Sq. Ft. X 2,800.00 = ₹ 12,43,200.00
Depreciation	:	N.A., as the property age is below 5 years
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 96,200.00 per Sq. M. i.e. ₹ 8,937.00 per Sq. Ft.
Value of property as on 27.07.2023	:	₹ 404.00 Sq. Ft. X ₹ 14,500.00 = ₹ 58,58,000.00

(Area of property x market rate of developed land & Residential premises as on 2023-24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Total Value of the property	:	₹ 58,58,000.00
The realizable value of the property	:	₹ 52,72,200.00
Distress value of the property	:	₹ 46,86,400.00
Insurable value of the property	:	₹ 12,43,200.00
Guideline value of the property	:	₹ 39,68,028.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 301, 3rd Floor, Wing – A, “**Shree Sarva**”, Ghodbunder Road, Village - Boriwade, Thane (West), Taluka & District - Thane, PIN Code - 400 615, State - Maharashtra, Country – India for this particular purpose at ₹ **58,58,000.00 (Rupees Fifty Eight Lakh Fifty Eight Thousand Only)** as on **27th July 2023**

NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **27th July 2023 is ₹ 58,58,000.00 (Rupees Fifty Eight Lakh Fifty Eight Thousand Only)** Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 7 Upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3	Year of construction	2021 (As per Occupancy Certificate)
4	Estimated future life	58 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak Wood door framed with flush door Powder coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finishing
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification Concealed plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	1 Lift

19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

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Actual site photographs

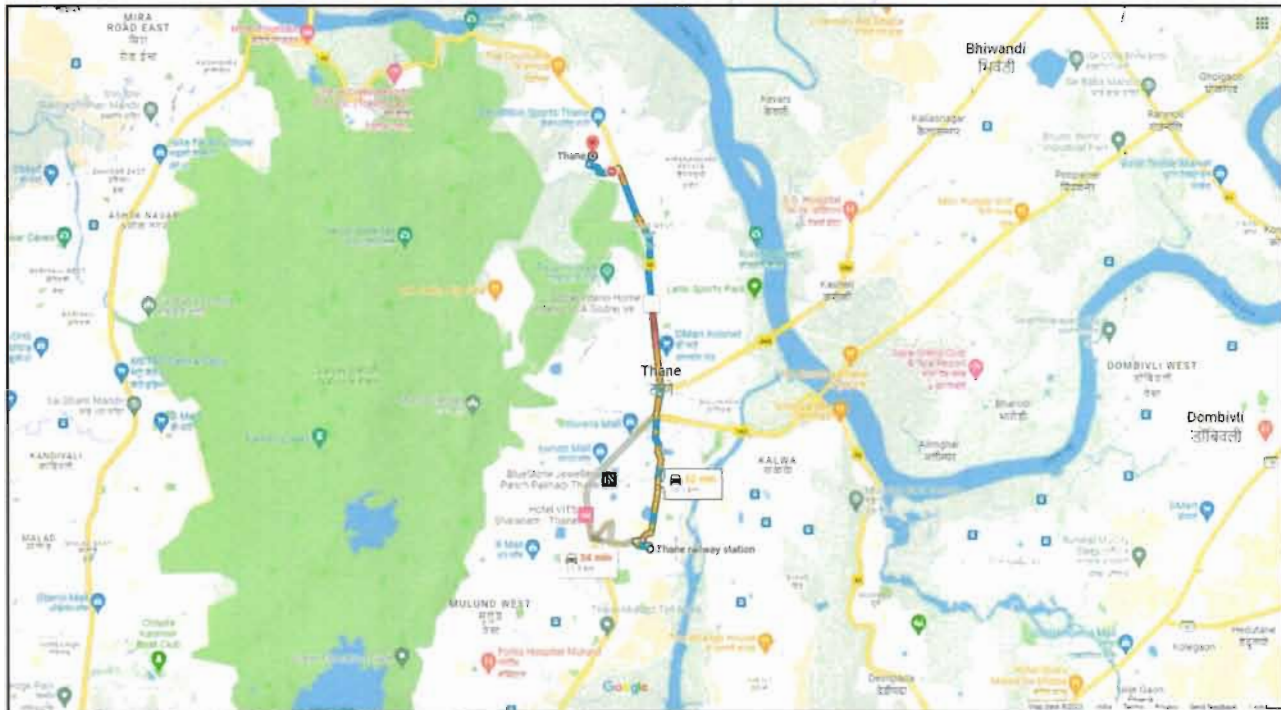


SHREE SARVA A-WING		
Developed By: SHREE GROUP OF COMPANIES		
Floor	Flat No.	Name
1st	101	MR. MANDAR P. VALUSKAR
2nd	201	MR. MANOHAR P. PAWAR
3rd	301	MRS. MANALI M. KARWARKAR
4th	401	MR. KAILASHNATH SHRAVAN DALI
5th	501	MRS. DEEPALI K. LOKE
6th	601	JEETENDRA A. JANPANDIT
7th	701	MRS. AKSHITHA & AMIT SHARMA



Route Map of the property

Site u/r



Latitude Longitude - 19°15'45.9"N 72°57'50.0"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 10.1 Km)

Ready Reckoner Rate

DIVISION / VILLAGE : BORIWADE						
Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban Area		Local Body Type	Class "B" Corporation		
Local Body Name	Thane Municipal Corporation					
Land Mark	2C/2) Part of Properties in Boriwade Village away from Road. (Gaothan).					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
12	12/45	24200	96200	105100	120600	105100
Survey No. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 91, 92						
Compare With Previous Year ↓						

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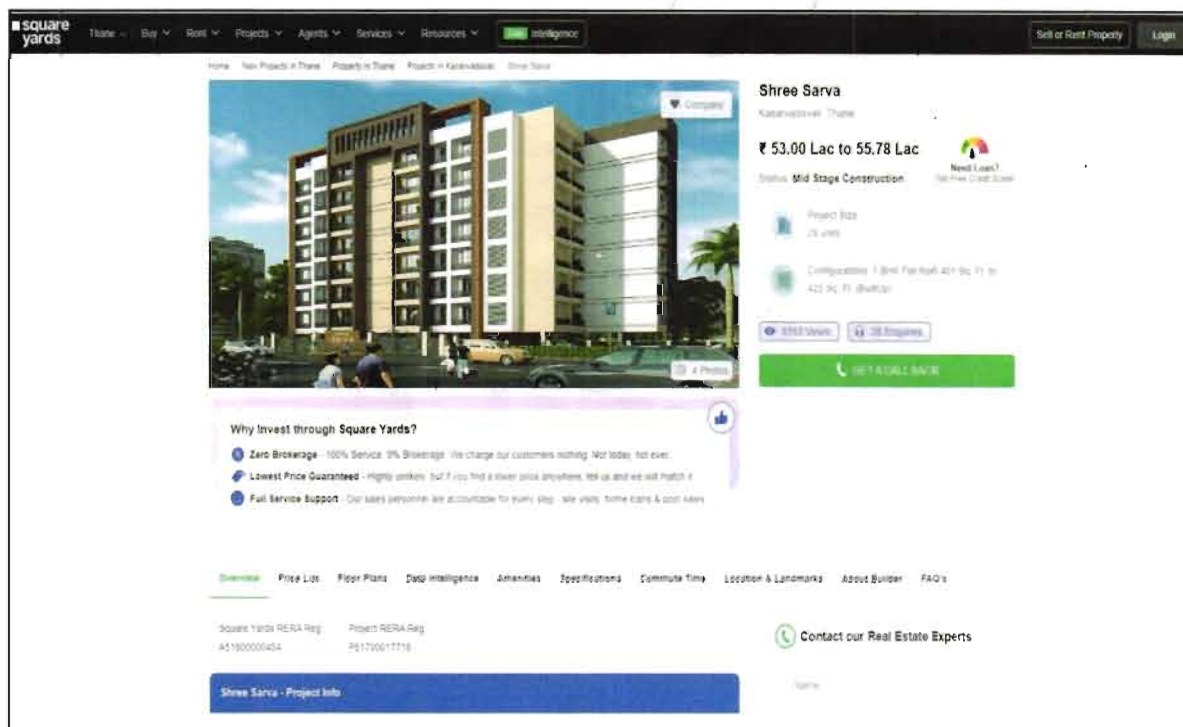
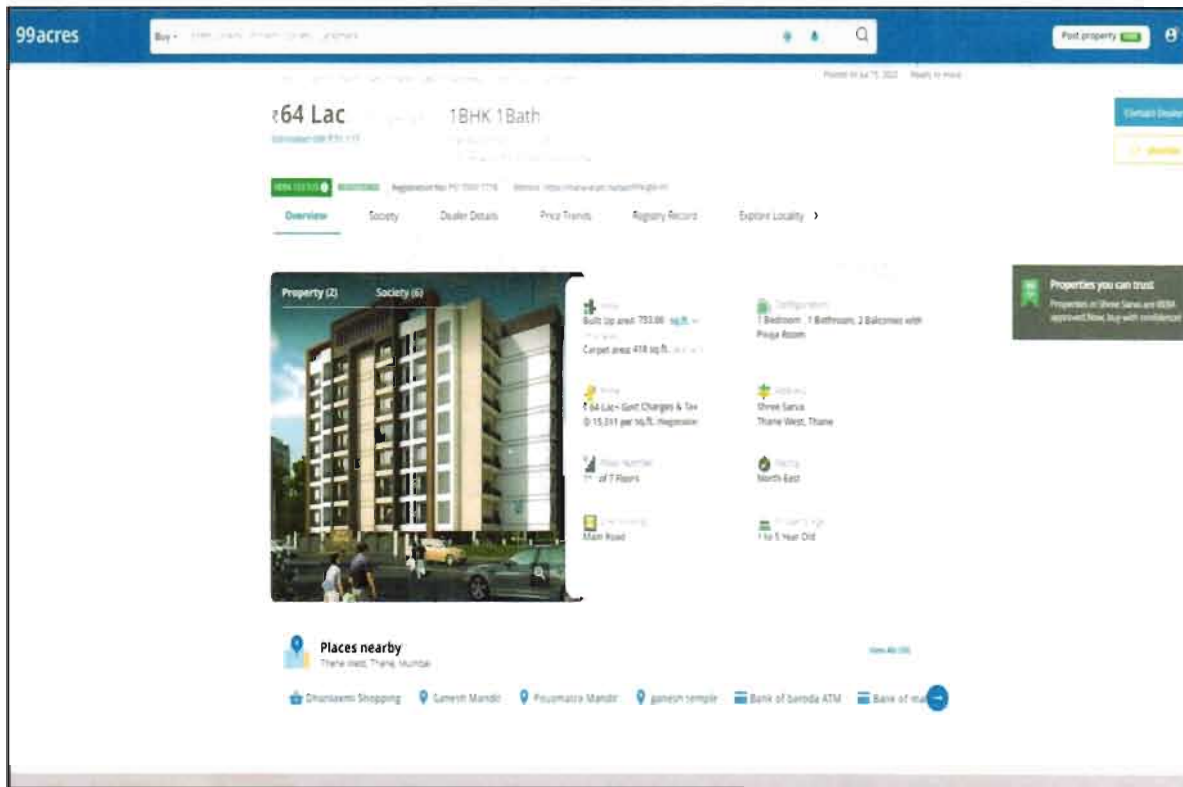
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Price Indicators



Price Indicators

dwello Select City Search

Home in Mumbai Home in Thane Home in Pune Home in Kozhikode Home in Kozhikode By Shree Group Shree Sarva Thane West Mumbai By Shree Group

Shree Sarva Thane West Mumbai By Shree Group

Location: Kasarvadavali, Thane West

Possession Date: July 2023

Project Size: 0.15 Acres, 28 Units

Developer: Shree Group

Products: 1 BHK

REQUEST DETAILS

CONFIGURATIONS FOR SHREE SARVA

Configuration	Price
1 BHK 1 living room, 1 kitchen, 1 bedroom, 2 bathrooms	₹68.00 L
1 BHK 1 living room, 1 kitchen, 2 bedrooms, 2 bathrooms	₹70.00 L

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Shree Sarva

Shree Sarva Starting Price **INR 68.17 Lakh** Interested in Shree Sarva?

Shree Sarva

Ghodbunder Road Thane West Mumbai 400615

Apartments 401 to 422 sqft Carpet Area 1 Bedroom

View Bookmarks

Interested in Shree Sarva?

First Name * Last Name *

Mobile Phone *

WhatsApp

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **27th July 2023**.

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ **58,58,000.00 (Rupees Fifty Eight Lakh Fifty Eight Thousand Only)**

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**MANOJ BABURAO
CHALIKWAR**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR,
ou=VASTUKALA CONSULTANTS (I) PRIVATE
LIMITED, email=manoj@vastukala.com,
o=VASTUKALA CONSULTANTS (I) PRIVATE
LIMITED, postalCode=400006,
st=Maharashtra,
serialNumber=41, c=IN, email=manoj@vastukala.com,
ou=VASTUKALA CONSULTANTS (I) PRIVATE
LIMITED, postalCode=400006,
cn=MANOJ BABURAO
CHALIKWAR
Date: 2023.07.27 11:11:27 +05'30'

Auth. Sign.

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